Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identit	the name that is on your nment-issued picture fication (for example, driver's license or	Quantel First name Jamal	First name
passp	port).	Middle name	Middle name
identi	your picture fication to your meeting he trustee.	Campbell Last name	Last name
with ti	ne trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All o f	ther names you		
	used in the last 8	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	the last 4 digits of Social Security	xxx - xx - <u>1411</u>	xxx - xx
numb Indivi	per or federal dual Taxpayer ification number	OR	OR
identi	moadon number	9 xx - xx	9 xx - xx

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Document Campbell Quantel Jamal Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	245 47th Ave. Number Street	If Debtor 2 lives at a different address: Number Street
		Bellwood IL 60104 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Campbell Quantel Jamal Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form ter 7 ter 11 ter 12			Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.	
8.	How you will pay the fee	local yours subm with a I nee Appli I requ By la less t pay tl	court for more of the pound of the pay the fee cation for Individuals that my fee w, a judge may, han 150% of the fee in installing the pound of the pound of the fee in installing the pound of the pound of the fee in installing the pound of t	details about how by with cash, cash nent on your behadress. in installments. duals to Pay The behad your, but is not require e official poverty liments). If you choose the pay with the pay of the	you may ier's cher alf, your alf, you cher alf, you cher alf you cher	n. Please check with the clerk's office in your y pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check moose this option, sign and attach the ee in Installments (Official Form 103A). The second of the payon of the p	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.			_When _	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		_ When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to Yes. Fill ou	line 12.		nent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with	

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Campbell Page 4 of 60

Case Number (if known)

Debto	or 1	Quantel	Jamal	Campbe		i age + oi	Case Number (if kno	own)		
		First Name	Middle Name	Last Name						
Pa	rt 3:	Report About Any Busin	iesses You Owi	n as a Sole Proprietor						
12.	of a bus	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Go to Part 4. Name and location of b	usiness					
	busi indiv	le proprietorship is a ness you operate as an ridual, and is not a arate legal entity such as		Name of business, if any						
	LLC If yo	rporation, partnerhsip, or . u have more than one proprietorship, use a		Number Street						
	sepa	arate sheed and attach it is petition.		City				 State	Zip Code	
				-	h a 4 a al a .				·	
				Check the appropriate Health Care Busin		-				
				☐ Single Asset Rea	•					
				☐ Stockbroker (as o	efined in	11 U.S.C. § 101	(53A))			
				☐ Commodity Broke	r (as defir	ned in 11 U.S.C.	§ 101(6))			
				☐ None of the abov	е					
13.	Cha Ban are deb For a busi	you filing under upter 11 of the kruptcy Code and you a small business tor? a definition of small mess debtor, see 1.S.C. § 101(51D).	appropriate balance sidocument No. I	filing under Chapter 11, te deadlines. If you indica neet, statement of operal s do not exist, follow the am not filing under Chapter he Bankruptcy Code.	ite that yo ions, cash procedure	ou are a small bun-flow statement	siness debtor, you mu , and federal income to 1116(1)(B).	ist attach yo ax return or	our most recent if any of these	
				am filing under Chapter Bankruptcy Code.	11 and I a	am a small busin	ess debtor according t	to the defini	ition in the	
Pa	rt 4:	Report if You Own or H	ave Any Hazard	ous Property or Any Prop	erty That I	Needs Immediate	Attention			
14.	pro alle of in	you own or have any perty that poses or is ged to pose a threat nminent and entifiable hazard to	No.	What is the hazard?						
	or of properties	lic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building		If immediate attention is	needed, v	vhy is it needed?	,			
		needs urgent repairs?		Where is the property? _	Number	Street				
					City			State	ZIP Code	

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Debtor 1

Quantel Jamal Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main

Debtor 1 Quantel Jamal Document Campbell Page 6 of 60
Case Number (if known)

Last Name

	nat kind of debts do u have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the business	-			
		No. Go to line 16c. Yes. Go to line 17.					
		_	we that are not consumer debts or business d	ebts.			
. Are	e you filing under	No. Low rot files and or Ob	antes 7. Catalina 40				
Ch	apter 7?	No. I am not filing under Ch		and the second state of the second			
any exc adi are ava	you estimate that after y exempt property is cluded and ministrative expenses e paid that funds will be ailable for distribution unsecured creditors?		er 7. Do you estimate that after any exempt poss are paid that funds will be available to distrib				
Но	w many creditors do	1 -49	1 ,000-5,000	2 5,001-50,000			
-	u estimate that you	☐ 50-99	5,001-10,000	50,001-100,000			
ow	/e?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
Но	w much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	timate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be	worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
Но	ow much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	timate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion			
to	be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
art 7:	Sign Below						
r you	ı	I have examined this petition, and correct.	declare under penalty of perjury that the infor	rmation provided is true and			
		· ·	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	*			
		, .	did not pay or agree to pay someone who is n d read the notice required by 11 U.S.C. § 342(, ,			
		I request relief in accordance with	the chapter of title 11, United States Code, spo	ecified in this petition.			
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up I 3571.				
		/s/ Quantel Jamal Campt Signature of Debtor 1		ture of Debtor 2			
		g	Signal	 -			
		Executed on 01/28/2016	Execu	ted on			

First Name

Middle Name

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Debtor 1	Quantel	Jamal	Campbell	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nicholas Jacob Tepeli	Date	Date	: 01/29/201	6
Signature of Attorney for Debtor		MM /	DD / YYYY	
Nicholas Jacob Tepeli				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Number Street				
Number Street				_
	IL.	60	603	
Chicago	ILState		603 ZIP Code	_
Chicago City Contact Phone312-332-1800	State			 aw.com
Chicago City	State		ZIP Code	aw.com
<u>Chicago</u> City	State		ZIP Code	 aw.com

Fill in this information to identify your case:							
Debtor 1	Quantel	Jamal	Campbell				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
		r the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)				
Case Number (If known)			_				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	ule A/B: Property (Official Form 106A/B) by line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	by line 62, Total personal property, from Schedule A/B	\$ 2,950
1c. Cop	by line 63, Total of all property on <i>Schedule A/B</i>	\$ 2,950
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	ole D: Creditors Who Have Claims Secured by Property (Official Form 106D) by the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$118
	ole E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) by the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$86
3b. Сор	by the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$35,610
Part 3:	Summarize Your Liabilities	
	vile I: Your Income (Official Form 106I) your combined monthly income from line 12 of Schedule I	\$1,448.03
	lle J: Your Expenses (Official Form 106J) your monthly expenses from line 22c of Schedule J	\$1,242.00

Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main Page 9 of 60 Document Quantel Debtor 1 Jamal Campbell Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,722.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 86.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

	Caso 16	02975 Doc 1	Eilad 01/20/16	Entered 01/30/16 08	3:40:02 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 60		
Debtor 1	Quantel	Jamal	Campbell			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write yo Part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re- un or have any le	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ace is needed, attach a separa wer every question. Other Real Esate You Own or Ha n any residence, building, land	, or similar property?	· -	
	•	-	our entries fro Part 1, includir		>	\$0.00
						Ψ0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) ccreational vehicles, other vehicles, snowmobiles, motorcycle	y s and another sunity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,300.00
			our entries fro Part 2, includir	ng any entries for pages >		\$ 1,300.00
		sonal and Household Items				
Do you own o		or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
		ilshings urniture, linens, china, kitchenw	<i>v</i> are			
Yes.	Describe	Furniture, linens, table & chair	rs, bedroom set		\$1,000	\$ <u> 1,000.0</u> 0

Quantel Case 16-02875

Doc 1

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or 1	Qualitei	
	•	

Filed 01/30/16 Campbell Document

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07.		adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music es including cell phones, cameras, media players, games			
	Yes. Describe	TV, music collection, cell phone	\$300	\$	300.00
08.	-	urines; paintings, prints, or other artwork; books, pictures, or other art objects; d collections; other collections, memorabilia, collectibles			
	Yes. Describe			\$	0.00
09.	and kayaks; carpentry tools;	phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		<u> </u>	
	Yes. Describe			\$	0.00
10.	No.	otguns, ammunition, and related equipment			
	Yes. Describe			\$	0.00
11.	Clothes Examples: Everyday clothes No. Yes. Describe	, furs, leather coats, designer wear, shoes, accessories			
	res			\$	0.00
12.	Jewelry Examples: Everyday jewelry gold, silver No.	, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes. Describe			\$	0.00
13.	Non-farm animals Examples: Dogs, cats, birds No.	horses		<u> </u>	
	Yes. Describe			\$	0.00
14.	Any other personal and I No. Yes. Describe	nousehold items you did not already list, including any health aids you did not list			
		books, CDs, DVDs & Family Photos	\$200	•	200.00
15.	Add the dollar value of al	l of your entries from Part 3, including any entries for pages you have attached		\$	
		ber here>			\$1,500.00
P	art 4: Describe Your F	inancial Assets			
		al or equitable interest in any of the following?	C	rrent value of	tha
		al or equitable interest in any of the following?	po i Do	rtion you own not deduct secur exemptions	?
16.	Cash Examples: Money you have No. Yes. Describe	in your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
17.	Deposits of money			\$	0.00
	Examples: Checking, saving	is, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each.			
	Yes. Describe	Account Type: Institution name: Other financial account Prepaid Debit Card		¢	150.00
		Trepaid Debit Oatu		\$ \$	150.00

Debtor 1

Quantel Case 16-02875

Doc 1

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Desc Main

Filed 01/30/16
Campbell
Document
Last Name Middle Name

18.	Bonds, mu	tual funds, or p	publicly traded stocks		
		Bond funds, inves	tment accounts with brokerage firms, money market accounts		
	No.		Leaft for a large state of the		
	Yes.	Describe	Institution or issuer name:	•	0.00
19.	Non-public	lv traded stock	and interests in incorporated and unincorporated businesses, including an interest in	Ψ	
	No.		• • • • • • • • • • • • • • • • • • • •		
	Yes.	Describe	Name of Entity and Percent of Ownership:		
				\$	0.00
20.		•	te bonds and other negotiable and non-negotiable instruments		
	-		de personal checks, cashiers' checks, promissory notes, and money orders. are those you cannot transfer to someone by signing or delivering them.		
	No.		as these years and trained to contest to by signing of demoning them.		
	Yes.	Describe	Issuer name:		
				\$	0.00
21.		or pension ac			
	No.	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:		
	res.	Describe	Type of account and montation name.	\$	0.00
22.	Security de	posits and pre	payments	·	
			osits you have made so that you may continue service or use from a company		
	_	Agreements with I	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.	Dogoribo	Institution name or individual:		
	Yes.	Describe	institution name of individual.	\$	0.00
23.	Annuities (A contract for	a periodic payment of money to you, either for life or for a number of years)	·	
	No.				
	Yes.	Describe	Issuer name and description:		
				\$	0.00
24.			IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).		
	No.	3 000(0)(1), 020/	(0), and 020(0)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
				\$	0.00
25.	Trusts, equ	itable or future	e interests in property (other than anything listed in line 1), and rights or powers		
	No.				
	Yes.	Describe			
26	Datonte co	nvriahte trade	emarks, trade secrets, and other intellectual property	\$	0.00
20.			ames, websites, proceeds from royalties and licensing agreements		
	No.				
	Yes.	Describe			
				\$	0.00
27.			other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	bulluling permits, t	exclusive licenses, cooperative association noturings, liquor licenses, professional licenses		
	Yes.	Describe			
		2000		\$	0.00
Мо	ney or prope	erty owed to yo	ou?	Current value of the	
				portion you own?	
				Do not deduct secured cla or exemptions	aims
				,	
28.		s owed to you			
	No.	_			
	Yes.	Describe		6	0.00
29	Family sup	port		\$	<u> </u>
_0.		•	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe			
				\$	0.00

Case 16-02875 Quantel

Doc 1

Desc Main

First	Name			
1 1130	IVAIIIC			

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			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	No.		·	
	Yes.	Describe		\$ 0.00
31.	Interest in	insurance polic	ies	<u> </u>
		Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	Describe	Company Name & Beneficiary:	
	1es.	Describe		\$0.00
32.	-		at is due you from someone who has died	
	-	ne beneficiary of a cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	No.			
	Yes.	Describe		\$ 0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	\$0.0
	Examples:	-	nent disputes, insurance claims, or rights to sue	
	No.			
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	· <u></u>
	No.			
	Yes.	Describe		\$ 0.00
35.	Any financ	ial assets you d	id not already list	<u> </u>
	No.			
	Yes.	Describe		
				\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that number	er here>	\$150.00
_		Accribe Any Ruc	inacc.Palatad Dranarty You Own or Have an Interact In . Lict any real actate in Part 1	
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1. gal or equitable interest in any business-related property?	
	Do you ow			
	Do you ow No.			Current value of the
	Do you ow No.			portion you own?
	Do you ow No.			
37.	Do you ow No. Yes.	n or have any le		portion you own? Do not deduct secured claims
37.	Do you ow No. Yes. Accounts r	n or have any le	gal or equitable interest in any business-related property?	portion you own? Do not deduct secured claims
37.	Do you ow No. Yes.	n or have any le	gal or equitable interest in any business-related property?	portion you own? Do not deduct secured claims or exemptions
37.	Do you ow No. Yes. Accounts r No. Yes.	n or have any le	gal or equitable interest in any business-related property?	portion you own? Do not deduct secured claims
37.	Do you ow No. Yes. Accounts r No. Yes. Office equi	receivable or co Describe	gal or equitable interest in any business-related property? mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
37.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples:	receivable or co Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
37.	Do you ow No. Yes. Accounts r No. Yes. Office equi	receivable or co Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes.	receivable or co Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes.	receivable or co Describe ipment, furnishi Business-related c Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery,	receivable or co Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery,	receivable or co Describe ipment, furnishi Business-related c Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes.	receivable or co Describe ipment, furnishi Business-related c Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory	receivable or co Describe ipment, furnishi Business-related c Describe	gal or equitable interest in any business-related property? mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	receivable or co Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	receivable or co Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
37. 38. 39.	Do you ow No. Yes. Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	receivable or co Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned mgs, and supplies mputers, software, moderns, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00

ebtor 1 Quantel Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main Campbell Page 14 of 60 umber (if known)

43. Customer lists, mailing lists, or other compilations	
No.	9
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	
Yes. Describe	1
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
47. Farm animals	\$ <u> </u>
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe]
48. Crops—either growing or harvested	\$0.00
No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	a0.0_0
No.	1
Yes. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	
51. Any farm- and commercial fishing-related property you did not already list	\$0.00
No.	
Yes. Describe	\$ 0.00
	φ
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Part 7.1 Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe]
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,300.00	
57. Part 3: Total personal and household items, line 15	\$ 1,500.00	
58. Part 4: Total financial assets, line 36	\$ 150.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,950.00	\$ 2,950.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$2,950.00

Official Form 106A/B Page 6 of 6 Record # 701353 Schedule A/B: Property

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Fill in this in	formation to identif	fy your case:	
Debtor 1	Quantel	Jamal	Campbell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(o.a.c)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exemp	t		
1. Which set of ex	emptions are you claiming? Chec	ck one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrup	tcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C	. § 522(b)(2)		
2. For any propert	y you list on Schedule A/B that y	ou claim as exempt, fill in t	the information below.	
· ·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2005 Chevrolet Impala with over 200,000.00 miles.	\$ <u>1,300</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief	TV, music collection, cell phone	- 200	П.	735 ILCS 5/12-1001(b) - \$300.00
description:	-	\$_300	∐ \$	
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
	g a homestead exemption of mor stment on 4/01/16 and every 3 year		on or after the date of adjustment .)	
No.				
Yes. Did you	acquire the property covered by the	ne exemption within 1,215 o	days before you filed this case?	
□No				
Official Form 1060	Record # 701353	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Quantel

First Name

Jamal

Document

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Middle Name Last Name

Brief description Schedule A/B t	hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	books, CDs, DVDs & Family Photos	\$_200	\$	735 ILCS 5/12-1001(a) - \$200.00
_ine from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Prepaid Debit Card, 150.00	\$_ 150	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	

Fill in this i	nformation to identif	y your case:		Entered 01/30 8 of 60			
Debtor 1	Quantel	Jamal	Campbell				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for th	ne: <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
			(State)			Check if thi	e ie an
Case Number (If known)	er					amended fi	
Official F	orm 106D					umenaea n	·····g
		s Who Have	Claims Secured by P	ronertv			12
			ied people are filing together, both a		for supplying correct		
formation. If		ed, copy the Additi	onal Page, fill it out, number the ent			ny	
1. Do any cre	editors have claims s	secured by your pr	operty?				
_			court with your other schedules. You	, have nothing else to re	nort on this form		
			court with your other schedules. Tou	Thave nothing else to re	port on this form.		
Yes. F	ill in all of the informa						
		ition below.					
D-44							
Part 1:	List All Secured Clair				Column A	Column A	Column C
	List All Secured Clair	ns	in one secured claim, list the creditor	separately	Column A	Column A	
2. List all se	List All Secured Clair	ns editor has more tha	in one secured claim, list the creditor irticular claim, list the other creditors i	· •	Amount of claim	Column A Value of collateral that supports this	Column C Unsecure
2. List all se	List All Secured Clair ecured claims. If a croclaim. If more than or	editor has more that he creditor has a pa		n Part 2.		Value of collateral	Unsecured
for each of As much	List All Secured Clair ecured claims. If a croclaim. If more than or	editor has more that he creditor has a pa	articular claim, list the other creditors i	n Part 2. ne.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
for each of As much	ecured claims. If a creciaim. If more than or as possible, list the clouth Western FN	editor has more that he creditor has a pa	articular claim, list the other creditors in all order according to the creditors nan	n Part 2. ne.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's	ecured claims. If a creciaim. If more than or as possible, list the clouth Western FN	editor has more that he creditor has a pa	articular claim, list the other creditors in all order according to the creditors nan	n Part 2. ne.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's	ecured claims. If a creclaim. If more than or as possible, list the clouth Western FN	editor has more that he creditor has a pa	articular claim, list the other creditors in all order according to the creditors nan	n Part 2. ne.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V	ecured claims. If a creciaim. If more than or as possible, list the clouth Western FN s Name	editor has more that he creditor has a pa	articular claim, list the other creditors in all order according to the creditors nan	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number	ecured claims. If a crectain. If more than or as possible, list the clouth Western FN is Name V 4400 S Ste B2 Street	editor has more than e creditor has a palaims in alphabetica	articular claim, list the other creditors in all order according to the creditors nan Describe the property that secures	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number	ecured claims. If a crectain. If more than or as possible, list the clouth Western FN is Name V 4400 S Ste B2 Street	editor has more than e creditor has a palaims in alphabetical	As of the date you file, the claim is	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number	ecured claims. If a crectain. If more than or as possible, list the clouth Western FN is Name V 4400 S Ste B2 Street	editor has more than e creditor has a palaims in alphabetica	As of the date you file, the claim is	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City	ecured claims. If a crectain. If more than or as possible, list the clouth Western FN is Name V 4400 S Ste B2 Street	editor has more than the creditor has a palaims in alphabetication of the creditor has a palaims in alphabetication. UT 84067 State Zip Code	As of the date you file, the claim is Contingent Unliquidated	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe	ecured claims. If a creciaim. If more than or as possible, list the clouth Western FN s Name V 4400 S Ste B2 Street	editor has more than the creditor has a palaims in alphabetication of the creditor has a palaims in alphabetication. UT 84067 State Zip Code	As of the date you file, the claim is Contingent Unliquidated Disputed	n Part 2. s the claim: : Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe	ecured claims. If a crectain. If more than or as possible, list the claim. Western FN is Name V 4400 S Ste B2 Street s the debt? Check one	editor has more than the creditor has a palaims in alphabetication of the creditor has a palaims in alphabetication. UT 84067 State Zip Code	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	n Part 2. s the claim: : Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe	ecured claims. If a crectain. If more than or as possible, list the claim. Western FN is Name V 4400 S Ste B2 Street s the debt? Check one	editor has more than the creditor has a palaims in alphabetication of the creditor has a palaims in alphabetication. UT 84067 State Zip Code	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	n Part 2. ne. s the claim: s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe	ecured claims. If a crectain. If more than or as possible, list the claim. Western FN is Name V 4400 S Ste B2 Street s the debt? Check one of 1 only	editor has more than the creditor has a palaims in alphabetication. UT 84067 State Zip Code	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as car loan)	n Part 2. ne. s the claim: s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
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2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe Debtoi Debtoi At leas	ecured claims. If a crectain. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If a crectain substitution of the debt? Street. Street sthe debt? Check one of the debtors and control of the debtor of the de	editor has more than the creditor has a palaims in alphabetical transport of the control of the	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As a greement you made (such as car loan) Ustatutory lien (such as tax lien, me	n Part 2. ne. s the claim: s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 First S Creditor's 1845 V Number Roy City Who owe Debtor Debtor At leas Checle comm	ecured claims. If a crectain. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If more than or as possible, list the claim. If a crectain than the claim. If a crectain than the claim relates the claim. If a crectain than the claim. If a crectain the claim. If a crectain than the claim. If a crectain the	editor has more than the creditor has a palaims in alphabetical transport of the control of the	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As a greement you made (such as car loan) Ustatutory lien (such as tax lien, me	n Part 2. ne. s the claim: s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

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					3 01 00			
De	btor 1	Quantel	Jamal	Campbell				
		First Name	Middle Name	Last Name				
	btor 2		Addd Alexan	LastNama				
(Spi	ouse, if	filing) First Name	Middle Name	Last Name				
Un	ited S	States Bankruptcy Court for the :!	NORTHERN_ Di					
Ca	se Nu	umber		(State)			☐ Check	if this is an
(If	known	1)					amend	ed filing
Offi	cia	I Form 106E/F						
								12/15
				e Unsecured Claims or creditors with PRIORITY claims and				12/13
/B: F redite eede op of	<i>rope</i> ors w d, co	erty (Official Form 106A/B) and with partially secured claims th	I on <i>Schedule</i> (nat are listed in t, number the e ame and case	•	ed Leases (Official Form laims Secured by Prope	n 106G). Do not includ rty. If more space is		
at:								
1. D	o any	y creditors have priority unsec	cured claims ag	gainst you?				
	No	o. Go to Part 2.						
	Ye	es.						
e: n: u:	ach c onpri nsec	claim listed, identify what type of ority amounts. As much as postured claims, fill out the Continua	f claim it is. If a sible, list the cla ation Page of Pa	tor has more than one priority unsecur claim has both priority and nonpriority aims in alphabetical order according to art 1. If more than one creditor holds a structions for this form in the instruction	amounts, list that claim to the creditor's name. If you particular claim, list the	nere and show both pri ou have more than two	ority and priority	
						Total claim	Priority amount	Nonpriority amount
2.1	Illir	nois Department of Revenue		Last 4 digits of account number		\$ 43.00	\$ 43.00	\$_0.00
	Cred	ditor's Name			2044			
	PC) Box 64338		When was the debt incurred?	2014			
	Nur	mber Street						
				As of the date you file, the claim is:	Check all that apply.			
	Ch	icago IL	60664-0338	Contingent				
	City		Zip Code	Unliquidated				
1	_	owes the debt? Check one.		Disputed				
	=	ebtor 1 only						
	=	ebtor 2 only		Type of PRIORITY unsecured claim:				
	=	ebtor 1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts you ow	te the government			
	=	t least one of the debtors and another	EI	Taxes and certain other debts you ow	e me government			
	_	heck if this claim relates to a ommunity debt		Claims for death or personal injury wh	nile you were			
1		claim subject to offest?		intoxicated	- ,			
	N	0		Other. Specify				
	□Y€	es						

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Page 20 of 60 Case Number (if known) Document Quantel Jamal Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 43.00 \$ 0.00 IRS Priority Debt **\$** 43.00 2.2 Last 4 digits of account number _ Creditor's Name 2014 When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AT T Uverse **\$**1,692.00 4.1 Last 4 digits of account number _ Creditor's Name 2015-2015 When was the debt incurred? Po Box 64378 Number As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55164 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Is the claim subject to offest?

No

Other. Specify Collecting for Creditor

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\$ 1,692.00 As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55127 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Extended to Debtor(s) ICS/Illinois Collection Serv. \$ 0.00 4.7 Last 4 digits of account number Creditor's Name 8231 W. 185th Street When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Tinley Park 60487 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Debt Owed Other. Specify __

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Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main Case 16-02875 Page 23 of 60 Document Quantel Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois State Toll Hwy Auth \$ 5,000.00 Last 4 digits of account number _ Creditor's Name 2700 Ogden Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **Downers Grove** 60515-1703 IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Kumar Jayant \$ 3,320.00 Last 4 digits of account number 4.9 Creditor's Name 1500 Maybrook Dr #236 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60153 Mavwood IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Ohare towing \$ 0.00 Last 4 digits of account number Creditor's Name 2424 Wisconsin Ave. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **Downers Grove** 60515 Unliquidated

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4.11 Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
2701 S. Dirksen Pkwy.	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62723		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Notice Only	
│	Other. Specify	
Yes 4 12 Village of Bellwood		7 000 00
7.12	Last 4 digits of account number	\$ <u>7,000.00</u>
Creditor's Name		
3200 Washington Blvd.	When was the debt incurred?	
Number Street		
1		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bellwood IL 60104		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
 		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes		
4.13 Village of broadview	Last 4 digits of account number	\$ 200.00
Creditor's Name		•
	When was the debt incurred?	
2350 S. 25th Ave.	When was the dept incurred !	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Broadview IL 60155	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	=	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other Occasife	
_ =	Other. Specify	
Yes		

Record # 701353

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4.14	Village of Fillione	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name		
	425 Hillside Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hillside IL 60162	Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
l i	Debtor 2 only	Type of PRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l 1	s the claim subject to offest?		
l i	No	_	
	=	Other. Specify	
	Yes		
4.15	Westlake Community Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 4791	When was the debt incurred?	
	Number Street		
	Number Officer		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197-4791	☐ Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
l i	=	T (PRIORITY)	
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
١.,	s the claim subject to offest?	Debts to pension of professioning plans, and other similar debts	
l i	-		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.16	Westlake Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	1225 Lake Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Melrose Park IL 60160	_	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
j j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
ı [Vac	<u> </u>	

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Part 3:	List Others to Be Notif	ied for a Debt That You	Already Listed

Debtor 1

example, if a 2, then list th	e only if you have others to be notified about the collection agency is trying to collect from the collection agency here. Similarly, if you reditors here. If you do not have additional	you for a debt you have more than or	u owe to someone else, list the origina ne creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the
Clerk, Fourt	h Mun Div		On which entry in Part 1 or Part 2	list the original creditor?
Name 1500 Maybr	rook Dr #236		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Maywood		IL 60153	Last 4 digits of account number _	
City	State	Zip Code		

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Quantel Debtor 1

Jamal

Add the Amounts for Each Type of Unsecured Claim

Document

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$86.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$86.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$35,610.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 16		ilod 01/20/16		0/16 08:40:02	Desc Main	
FI	II IN THIS IN	formation to iden	tiny your case:		8 of 60			
D	ebtor 1	Quantel	Jamal	Campbell				
D	ebtor 2	First Name	Middle Name	Last Name				
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _				_	
	ase Number			(State)			Check if this is an	
	f known)	1000					amended filing	
		orm 106G	ory Contracts and					12/15
nforradditi	mation. If mitonal pages Do you hav No. Cho Yes. Fill ist separat	nore space is needs, write your name eany executory of each this box and so in all of the informely each person of	possible. If two married people ded, copy the additional page, the and case number (if known). contracts or unexpired leases? Submit this form to the court with mation below even if the contract or company with whom you have cell phone). See the instruction	your other schedules. Y s or leases are listed in	ntries, and attach it to	report on this form. (Official Form 106A/B) contract or lease is for (f	for	
	nexpired le		hom you have the contract or k	ease	State v	what the contract or lease	e is for	
2.1								
	Name							
	Number	Street			-			
	City		State Zip (Code	-			
2.2								
	Name				-			
	Number	Street			-			
					_			
	City		State Zip (Code				
2.3					-			
	Name							
	Number	Street			-			
	City		State Zip (Code	-			
2.4	<u></u>				-			
	Name				_			
	Number	Street						
	City		State Zip 0	Code	-			
2.5								
	Name				•			
	Number	Street			-			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Quantel	Jamal	Campbell
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and case	number (if Known). Answ	er every question.	
1. D	o you have a	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)
	No. Yes				
		8 years, have you lived in a c rnia, Idaho, Lousiiana, Nevada		• ,	nunity property states and territories include n, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?	
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.
	Name of	your spouse, former spouse or legal equ	uivalent	 ,	
	Number	Street			
	City		State	Zip Code	
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 701353 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Quantel	Jamal	Campbell
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS
	r		<u> </u>
(If known)			

Schedule I: Your Income

Official Form 106I

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Warehouse		
	Occupation may Include student or homemaker, if it applies.	Employers name	Cortech LLC		
		Employers address	50 Glenlake Pkwy	, Ste. 340	
			Atlanta, GA 30328	<u> </u>	<u>,</u>
		How long employed there?	3 years		
Pa	Tt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$1,722.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,722.00	\$0.00

 Official Form 106I
 Record # 701353
 Schedule I: Your Income
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Document Quantel Jamal Debtor 1 Case Number (if known) _ First Name Middle Name

	-	First Name Middle Name Last	Name			
				For Debtor 1		or Debtor 2 or on-filing spouse
C	ору	line 4 here	. 4.	\$1,722.00		\$0.00
5. List	all	payroll deductions:				
5	a. T	ax, Medicare, and Social Security deductions	5a.	\$273.97		\$0.00
5	b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00
5	c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00
5	d. R	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00
5	e. Ir	surance	5e.	\$0.00		\$0.00
5	f. D	omestic support obligations	5f. [*]	\$0.00		\$0.00
5	g. U	nion dues	5g.	\$0.00		\$0.00
5	h. C	ther deductions. Specify:	5h.	\$0.00		\$0.00
6. Add	the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g +5h. 6.	\$273.97		\$0.00
7. Calc	ulat	e total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,448.03	Г	\$0.00
8. List	all c	other income regularly received:	L	V 1, 1 10100		ψο.σο
8	a.	Net income from rental property and from operating a bu	siness,			
		profession, or farm				
		Attach a statement for each property and business showing receipts, ordinary and necessary business expenses, and to	. •			
		monthly net income.	8a.	\$0.00		\$0.00
8	b.	Interest and dividends	8b.	\$0.00		\$0.00
8	C.	Family support payments that you, a non-filing spouse, or dependent regularly receive	or a 8c	\$ 0.00		\$ 0.00
		Include alimony, spousal support, child support, maintenane	ce, divorce			
		settlement, and property settlement.				
8	d.	Unemployment compensation	8d.	\$0.00		\$0.00
8	e.	Social Security	8e.	\$0.00		\$0.00
8	f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00
		Include cash assistance and the value (if known) of any nor	n-cash			
		assistance that you receive, such as food stamps (benefits Supplemental Nutrition Assistance Program) or housing sul Specify:				
8	g.	Pension or retirement income	8g.	\$0.00		\$0.00
8	h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00
9. A	dd a	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00		\$0.00
		ulate monthly income. Add line 7 + line 9. he entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10.	\$1,448.03	+	\$0.00
Ir 0 D S	ther to no pec	all other regular contributions to the expenses that you I de contributions from an unmarried partner, members of you friends or relatives. In include any amounts already included in lines 2-10 or amount in: The amount in the last column of line 10 to the amount in that amount on the Summary of Schedules and Statistical in the summary of Schedules and Schedules	ounts that are not available	to pay expenses liste	l in <i>Sche</i>	

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	Tormation to identify you	ii case.				
Debtor 1	Quantel	Jamal	Campbell	Check if this		
Debtor 2	First Name	Middle Name	Last Name		ended filing	at notition chapter 12
(Spouse, if filing)	First Name	Middle Name	Last Name		e as of the following	st-petition chapter 13 date:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Number			_	MM / L	DD / YYYY	
Off: -: - 1	400 l			A sepa	rate filing for Debtor	2 because Debtor 2
<u>Oπiciai F</u>	orm 106J			☐ mainta	ins a separate hous	ehold.
Schedul	e J: Your Exp	enses				12/14
			le are filing together, both are ne top of any additional pages			
Part 1:	escribe Your Household					
	Go to line 2. Does Debtor 2 live in a se	eparate household? file a separate Schedul	e J.			
2. Do you h	nave dependents?	No		Dependent's relationship to	•	Does dependent live
Do not lis	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
	ate the dependents'	еасп цереп	dent	Son	10	Yes
names.	ate the dependents					X No
				Son	12	Yes
						X No
						Yes
						X No
						Yes
3. Do your	expenses include					Yes
expense	s of people other than and your dependents?	X No Yes				
Part 2:	stimate Your Ongoing Mo	nthly Expenses				
			ess you are using this form as		•	
expenses as o the applicable	-	ptcy is filed. If this is a	supplemental Schedule J, ch	eck the box at the top of the	e form and fill in	
	-	=	nce if you know the value			Your expenses
or such assist	ance and nave included i	it on <i>Schedule I: Your</i>	Income (Official Form 106l.)			Tour expenses
	al or home ownership ex for the ground or lot.	openses for your resid	ence. Include first mortgage pa	lyments and	4.	\$500.00
_	cluded in line 4:				٦.	Ψοσο.σο
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair, a	and upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

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Quantel Debtor 1

First Name

Jamal

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$60.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$100.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$35.00 9. Clothing, laundry, and dry cleaning \$15.00 10. 10. Personal care products and services \$10.00 11. Medical and dental expenses 11. \$162.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$60.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. Mortgages on other property 20a. 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Debtor	1 Quar	itel Jamai	Campbell	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,242.00
	The resu	It is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$1,448.03
	23b.	Copy your monthly expenses from line 2	22 above.		23b. –	\$1,242.00
	23c.	Subtract your monthly expenses from you	our monthly income.		23c.	\$206.03
		The result is your monthly net income.			<u> </u>	
24.	Do you e	expect an increase or decrease in your ex	openses within the year after you	file this form?		
	For exan	nple, do you expect to finish paying for you	r car loan within the year or do you	expect your		
	mortgage	e payment to increase or decrease becaus	e of a modification to the terms of y	our mortgage?		
	X No					
	Yes	Explain Here:				

 Official Form 106J
 Record #
 701353
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Quantel	Jamal	Campbell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
correct.	the summary and schedules filed with this declaration and that they are true and
44 / / 4 / / 4 / / 4 / / 4 / / 4	4.4
★ /s/ Quantel Jamal Campbell Signature of Debtor 1	Signature of Debtor 2
Date 01/28/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Quantel First Name	Jamal Middle Name	Campbell Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	
O Norshan			(State)
Case Number (If known)			
, ,			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

iuilibei (ii i	known). Answer every question.			
Part 1:	Give Details About Your Marital Status and W	here You Lived Before		
	s your current marital status?			
	-			
	rried			
No	t married			
	g the last 3 years, have you lived anywhere of	ther than where you live no	w?	
□ No	s. List all of the places you lived in the last 3 ye	are. Do not include where	you live now	
16	s. List all of the places you lived in the last 3 ye	ars. Do not include where	ou live now.	
D	ebtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor 1
2	19 Zuelke Dr	FROM 09/2005		
B	ellwood IL 60104-1226	To 04/2015		
_				
02 Within	the last 8 years, did you ever live with a spo	use or legal equivelent in	. community property state or torritory	2 (Community
	rty states and territories include Arizona, Cali			
_	isconsin.)			
■ No		abtara (Official Forms 40011)		
∐ Үе	s. Make sure you fill out Schedule H: Your Cod	eptors (Official Form 106H)		
	_			
Part 2:	Explain the Sources of Your Income			

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Debtor 1 Quantel Jamal Campbell Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$1,335 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$12,554 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$12,314 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Unemployment \$6,448 For last calendar year: (January 1 to December 31, 2014) List Certain Payments You Made Before You Filed for Bankruptcy

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Debt	or 1	Quantel	Jamal	Campbell	_	Case Number (if known)		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or	Debtor 2's debts primarily co	onsumer debts?				
	П	No Neither Debtor	1 nor Debtor 2 has primarily o	consumer debts. Col	nsumer dehts are define	l in 11 IIS C. & 101(8) :	as	
	Ч		individual primarily for a person			2 III 11 0.0.0. g 10 1(0) 6	23	
		·	ays before you filed for bankru	•		5* or more?		
		· ·						
		☐ No. Go to I	ne 7.					
		☐ Yes. List be	elow each creditor to whom you	u paid a total of \$6.22	25* or more in one or mo	re payments and the		
		_	nt you paid that creditor. Do no	•				
		child suppo	ort and alimony. Also, do not in	clude payments to an	attorney for this bankru	otcy case.		
		* Subject to adjustm	ent on 4/01/16 and every 3 year	ars after that for case	s filed on or after the dat	e of adjustment.		
		Yes. Debtor 1 or D	ebtor 2 or both have primarily	consumer debts.				
		During the 90	days before you filed for bankr	ruptcy, did you pay ar	y creditor a total of \$600	or more?		
		No. Go to I	ine 7.					
		☐ Yes. List be	elow each creditor to whom you	u paid a total of \$600	or more and the total am	ount vou paid that		
			not include payments for dom					
			so, do not include payments to		• •			
				Dates of	Total amount paid	Amount you still	owe V	Vas this payment for
				payments				
07			filed for bankruptcy, did you m		•			
		•	atives; any general partners; re u are an officer, director, perso	, ,				a
		•	a business you operate as a so			•	, ,	•
	suc	h as child support an	d alimony.					
		No.						
		Yes. List all paymen	ts to an insider.					
				Dates of	Total amount	Amount you still	Reason f	for this payment
				payment	paid	owe		
08	Witl	hin 1 year before you	filed for bankruptcy, did you m	nake any payments o	r transfer any property or	account of a debt that	benefited	
	an i	nsider?			,,,,,			
	Incl	ude payments on de	ots guaranteed or cosigned by	an insider.				
		No.						
		Yes. List all paymen	ts to an insider.					
				Dates of payment	Total amount paid	Amount you still owe		for this payment creditor's name
					pula		morado	nounci o namo
	art 4		ctions, Repossessions, and For					
09			filed for bankruptcy, were you luding personal injury cases, si				ort or custod	٧
	mod	difications, and contra	act disputes.					•
		No.						
		Yes. Fill in the detail	S.					
			1	Nature of the case	Court or a	gency		Status of the case

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Debtor	1 Quantel	Jamal	Campbell	Case Number (if known)	
	First Name	Middle Name	Last Name		
		ou filed for bankruptcy, was d fill in the details below.	any of your property repossessed, fore	eclosed, garnished, attached, seized, or levied	?
Г	No. Go to line 11				
	Yes. Fill in the infor	mation below.			
-	_				
			Describe the property	Date	Value of the property
	Village of Bellwoo	od	2005 Chevy Impala	January 25,	\$
				2016	
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.	d and a dad	
			Property was attached, seize	d, or levied.	
	•	you filed for bankruptcy, syment because you owed		financial institution, set off any amounts fro	m your accounts
	No. Go to line 11				
[Yes. Fill in the infor	mation below.			
	-			sion of an assignee for the benefit of creditor	ors, a
_	_	er, a custodian, or anothe	er official?		
_	No.				
L	Yes.				
Par	List Certain Gi	fts and Contributions			
13 V	Vithin 2 years before	you filed for bankruptcy, o	did you give any gifts with a total valu	e of more than \$600 per person?	
	No.				
	Yes. Fill in the deta	ils for each gift.			
_		-	did you give any gifts or contributions	s with a total value of more than \$600 to any	charity?
١.	_	,	, , , , , , , , , , , , , , , , , , , ,	•	•
	No.	ile for each aift			
'	Yes. Fill in the deta	ils for each gift.			
Par	List Certain Lo	sses			
	Vithin 1 year before yo ambling?	ou filed for bankruptcy or	since you filed for bankruptcy, did yo	ou lose anything because of theft, fire, other	disaster, or
l	No.				
[Yes. Fill in the deta	ils for each gift.			
Par	List Certain Pa	ayments or Transfers			
40 1					
а	bout seeking bankru	ptcy or preparing a bankru	uptcy petition?	behalf pay or transfer any property to anyor for services required in your bankruptcy.	e you consulted
١.	_	, , , , , ,			
L	No. Fill in the date	ilo			
	Yes. Fill in the deta	115			

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Last Name

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Case Number (if known) _

	Party Contact Info	Description and value of a	any property transferred	Date paym or transfer	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of a	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	rs or to make payments to your cree	• • •	fer any property to any	one who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your but include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pile No. Yes. Fill in the details for each gift.		o a self-settled trust or s	imilar device of which	you are a
P	art 8: List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No. Yes. Fill in the details.	γ, were any financial accounts or in rother financial accounts; certifica	struments held in your n		
21	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
		Who else had access to it?	Describe the conter	nts	Do you still have it?

Quantel

First Name

Jamal

Middle Name

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Debtor 1	Quantel	Jamal	Campbell	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or place	e other than your home within 1	l year before you filed for bankruptcy	?	
	No.					
_	Yes. Fill in the details.					
	Tes. I ili ili tile detalis.	Who	else has or had access to it?	Describe the contents	Do you still	
				20001120 010 00110110	have it?	
Part	G _≡ Identify Property Y	ou Hold or Control for So	meone Else			
	o you hold or control an r someone.	y property that someone	e else owns? Include any propei	rty you borrowed from, are storing for	, or hold in trust	
	_					
	No.					
L	Yes. Fill in the details.	140	!- th	Describe the management	Walter	
		wher	e is the property?	Describe the property	Value	
Part	10: Give Details About	Environmental Information	on			
		following definitions as	anhy:			
ror un	e purpose of Part 10, the	e following definitions ap	эргу.			
■ En	vironmental law means	any federal, state, or loc	al statute or regulation concern	ing pollution, contamination, releases	s of	
			I into the air, land, soil, surface eanup of these substances, was	water, groundwater, or other medium stes, or material.	,	
		acility, or property as de or utilize it, including di	-	aw, whether you now own, operate, o	r utilize	
=		4bi				
		anytning an environme erial, pollutant, contami		waste, hazardous substance, toxic		
Repor	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	n they occurred.		
24 H a	as any governmental un	it notified you that you r	nay be liable or potentially liable	e under or in violation of an environm	ental law?	
	No.					
	Yes. Fill in the details.					
L	1 co. 1 iii iii tile detailo.	Gove	rnmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	ernmental unit of any re	elease of hazardous material?			
	No.					
	Yes. Fill in the details.					
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
26 🗓	avo vou boon a norty in	any judicial ar administr	ativo proceeding under any ony	ironmental law2 Include cattlements	and orders	
² ⊓ ∈	ave you been a party in a	any judiciai or administr	ative proceeding under any env	ironmental law? Include settlements	and orders.	
	No.					
L	Yes. Fill in the details.					
		Court	t or agency	Nature of the case	Status of the case	
	Give Details About	Your Business or Connec	tions to Any Business			
Part '	Give Details About	Tour Business or Connec	tions to Any Business			
27 W	ithin 4 years before you	filed for bankruptcy, did	d you own a business or have ar	ny of the following connections to any	/ business?	
	A sole proprietor o	r self-employed in a trac	le, profession, or other activity,	either full-time or part-time		
	A member of a limi	ted liability company (L	LC) or limited liability partnersh	ip (LLP)		
	A partner in a partr	nership				
	An officer, director	, or managing executive	of a corporation			
	An owner of at leas	st 5% of the voting or eq	uity securities of a corporation			
	_					
	No. None of the above	applies. Go to Part 12.				
	Yes. Check all that app	ly above and fill in the de	tails below for each business.			

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Debtor 1 Quantel Jamal Campbell Case Number (if known) First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Quantel Jamal Campbell Signature of Debtor 2 Signature of Debtor 1 Date _01/28/2016 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main Document Page 43 of 60

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Quantel	Jamal Campbell / Debtor	Cas	se No:	
		Cha	apter:	Chapter 13
	DISCLOSURE	OF COMPENSATION OF ATTORNEY FO)R DEI	BTOR
compens	sation paid to me within one year before the fi	P. 2016(b), I certify that I am the attorney for the filing of the petition in bankruptcy, or agreed to in contemplation of or in connection with the bankruptcy.	be pai	d to me, for services
For	r legal services, I have agreed to accept	\$4,000.00		
Pri	ior to the filing of this statement I have receive	ed <u>\$0.00</u>		
Ba	lance Due	\$4,000.00		
2. The	e source of the compensation paid to me was:			
	Debtor(s) Other: (specify			
3. The	e source of compensation to be paid to me is:			
	Debtor(s) Other: (specify			
4. of my la	-	sed compensation with any other person unless	they ar	re members and associates
	I have agreed to share the above-disclosed c	compensation with a other person or persons w	ho are	not members or associates
	return for the above-disclosed fee, I have agree, including:	ed to render legal service for all aspects of the	bankru	ptcy
a. bankrupt	-	and rendering advice to the debtor in determin	ing wh	ether to file a petition in
b.	Preparation and filing of any petition, sched	lules, statements of affairs and plan which may	be req	uired;
c.	Representation of the debtor at the meeting	of creditors and confirmation hearing, and any	adjour	rned hearings thereof;
6. By	agreement with the debtor(s), the above-discl	osed fee does not include the following service) :	
		CERTIFICATION omplete statement of any agreement or arrange	ement f	or
	payment to me for representation of the debtor(s	s) in this bankruptcy proceedings.		
	Date: 01/29/2016	/s/ Nicholas Jacob Tepeli		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

701353 Page 1 of 1 Record #

Name of law firm

Case 16-02875 Doc 1 File **Getact / Law Enter**ed 01/30/16 08:40:02 Desc National Headquarters: 55 E. Monroe **Diget #新代**印尼hicagp 共安全6234 可格的925-1313 help@geracilaw.com Case 16-02875 Desc Main

Date: 1/25/2016

Consultation Attorney: TEP

Record #: 701-353

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and

appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fees". If this contract is terminated by either party prior to the filing of the case, we will submit any adspute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not
stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.
PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support
abligations that are nost due (but not future) parking tickets (not trainic lines), debts pursuant to a divorce desired manual of the contractions and the contractions are not due (but not future) parking tickets (not trainic lines), debts pursuant to a divorce desired manual of the contractions are not due (but not future) parking tickets (not trainic lines), debts pursuant to a divorce desired manual of the contraction of the
My plan payment does NOT include include future mortgage, rent, condo rees and support payments, criminal info occurrence in the case is arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is
filed, including any association fees as long as the property is in my name; other
been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
Representation limited to Bankruptcy Court We do not represent you in state court, of in total meaning in the limited in the limited in the limited to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some o all of the funds into my Chapter 13 plan.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.
x Trental Congelial x
Quantel Campbell (Debtor) (Joint Debtor)
Dated: 1/3/6
Aftorney for the Debtor(s) Representing Geraci Law L.L.C.

UNITED STATESBANKRUPFECEOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main 3. Personally review with the debtor and signed feetifed, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Mair 2. Inform the debtor that the debtor must be purictual Parage if the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

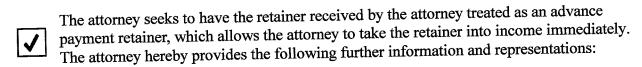


C. TERMINATION OR CONVERSION OF THE ASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Mail (d) Any portion of the retainer that 95 hot earned Basequille of 60 expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of $$\frac{4,000.00}{}$
- 2. In addition, the debtor will pay the filing fee required in the case of \$\frac{310.00}{2}\$

 3. Before signing this agreement, the attorney has received ,\$\frac{1}{2}\$

 toward the flat fee, leaving a balance due of \$\frac{1}{2}\$

 for expenses leaving a balance due for the filing fee of \$\frac{1}{2}\$



Case 16-02875 Doc 1 Filed 01/30/16 Entered 01/30/16 08:40:02 Desc Main 4. In extraordinary circumstances, such as the extraordinary circumstances, such application for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

	1	15	
Date:		1001	レッ

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Quantel Jamal Campbell / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/28/2016 /s/ Quantel Jamal Campbell

Quantel Jamal Campbell

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Quantel Jamal

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/28/2016	/s/ Quantei Jamai Campbell	
	Quantel Jamal Campbell	
Dated: 01/29/2016	/s/ Nicholas Jacob Tepeli	
	Attorney: Nicholas Jacob Tepeli	

701353 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2

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Occantol	Jamai	Campbell	Case Number (if I	known)		
1 Quantel First Name	Middle Name	Last Name				
	the factor of Department Durman	nees				
What kind of debts of you have?	as "incurr □No. €	r debts primarily const ed by an individual primari	umer debts? Consumer debts are def ily for a personal, family, or household p	ined in 11 U.S.C. § 101(8) purpose."		
	16b. Are you money fo	Go to line 17. Ir debts primarily busir or a business or investmen Go to line 16c.	ness debts? Business debts are debts to through the operation of the busine	s that you incurred to obtain ss or investment.		
	Yes.	Go to line 17.	at are not consumer debts or business o	debts.		
Are you filing unde Chapter 7?	— ∐Yes. I a	m not filing under Chapter	7. Go to line 18. Do you estimate that after any exempt paid that funds will be available to distr	property is excluded and ibute to unsecured creditors?		
Do you estimate th any exempt proper excluded and administrative exp are paid that funds available for distril to unsecured cred	ty is [enses [will be oution	Iministrative expenses are	paid that fullds will be available to see			
. How many creditor	rs do 1-49 you 50-99		1,000-5,000 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
owe?	☐ 100-19 ☐ 200-99		10,001-25,000	and the second s		
9. How much do you estimate your ass be worth?	\$0-\$50,00 ets to \$50,00	0,000 01-\$100,000 01-\$500,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
0. How much do you estimate your liab to be?	\$0-\$50,00 illities \$50,00	001-\$1 million 0,000 01-\$100,000 001-\$500,000 001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Part 7: Sign Below						
For you	correct.		eclare under penalty of perjury that the i			
	of title 11, l under Char	Jnited States Code. I unde oter 7.	7, I am aware that I may proceed, if eliq erstand the relief available under each c			
	this docum	ent, I have obtained and re	d not pay or agree to pay someone who ead the notice required by 11 U.S.C. § 3			
·		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.				
	with a banl	kruptcy case can result in t §§ 152, 1341, 1519, and 3	tines up to \$250,000, or imprisorment	or up to 20 years, or 2001.		
	Sign	scentel (a sature of Debtor 1	angelul × s	ignature of Debtor 2		
	Exec	cuted on : 1 / 28 /		ixecuted onMM / DD / YYYY		

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Debtor 1	Quantel	Jamal	Campbell
Debto: 1	First Name	Middle Name	Last Name
Debtor 2			Last Name
(Spouse, if filing)	First Name	Middle Name	
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District o	of ILLINOIS (State)
Case Number	·		
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
No	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
Yes. Name of Person	Signature (Official Form 119).
to a summary	and schedules filed with this declaration and that they are true and
correct.	
* Treatel Corpliel	x
Signature of Debtor 1	Signature of Debtor 2
Date : 1 / 28/2016 MM / DD / YYYY	Date
MM / DD / YYYY	MIN / OO / TITT

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Debtor 1	Quantel	Jamal	Campbell	Case Number (if known)
Debtoi 1	First Name	Middle Name	Last Name	

Part 12: Sign Below							
I have read the answers on this Statement of Financial Affairs and any attachments, and I declar answers are true and correct. I understand that making a false statement, concealing property, o in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up 18 U.S.C. §§ 152, 1341, 1519, and 3571.	tel Consolul X						
Date 1 / 2016 Date MM / DD / YYYY	,						
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
■ No							
Yes	Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
■ No Yes. Name of person Attach to	ne Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						

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DISCLAIMER Debtors have read and agree: Case 16-02875

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: / / 28 /2016

Quantel Jamal Campbell

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Quantel Jamal Campbell / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: / 1 28 /2016

Quantel Jamal Campbell

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571. B 1D (Official Form 1, Exh.D)(12/08)

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				i	
6. Calculate the me	dian family income that applies to you. Follow t	hese steps:			
	ate in which you live.	!L			
		3			
	mber of people in your household.			13.	\$72,343.00
16c. Fill in the mo To find a lis instructions	edian family income for your state and size of hou t of applicable median income amounts, go online for this form. This list may also be available at the	sehold using the link specifier bankruptcy clerk's off	i in the separate ce.	·······	
17. How do the line	s compare?			is not determined under 11 U	sc
17a. X Line 15i	o is less than or equal to line 16c. On the top of pa	Dioposanie			
	b is more than line 16c. On the top of page 1 of th (b)(3). Go to Part 3 and fill out Calculation of Dis rrent monthly income from line 14 above.	is form, check box 2, <i>I</i> sposable Income (Offic	isposable income is determ ial Form 122C-2). On line 39	of that form, copy	
	ulate Your Commitment Period Under 11 U.S.C. §1	325(b)(4)			
Part 3: Calc	average monthly income from line 11.				\$2,340.00
19. Deduct the ma	irital adjustment if it applies. If you are married,	your spouse is not filing	with you, and you contend		
that calculati	ng the commitment period drider 11 0.0.0.3	5(b)(4) allows you to de	dust part of year apart		\$0.00
income, cop)	the amount from line 13d. adjustment does not apply, fill in 0 on line 19a.				=====
					\$2,340.00
	e 19a from line 18.				***
20. Calculate you	r current monthly income for the year. Follow th	ese steps:			\$2,340.00
20a. Copy li	ne 19b	***************************************	••••		x 12
Multip	y by 12 (the number of months in a year).				\$28,080.00
20b. The re	sult is your current monthly income for the year fo	r this part of the form.			\$20,000.00
20c. Copy th	ne median family income for your state and size o	f household from line 1	3c		\$72,343.00
21. How do the li	nes compare?	_	4 - 64th form abook bo	x 3. The commitment period	is
X Line 20b is	less than line 20c. Unless otherwise ordered by to Part 4.				
Tuing 20b is	more than or equal to line 20c. Unless otherwise	ordered by the court, o	n the top of page 1 of this fo	rm,	
check box	4, The commitment period is 5 years. Go to Part	4.			
Part 4: S	ign Below				
	ining here, I declare under penalty of perjury that	the information on this	statement and in any attachn	nents is true and correct.	
By sig	9 4 // 11	ule illioillicuoil ett was			
	Sunta Complete				
- Carage Control of the Control of t	Quantel Jamal Campbell				
D	ate: 1 1 25 /2016				
		2C-2			
lf you	u checked line 17a, do NOT fill out or file Form 12 u checked 17b, fill out Form 122C-2 and file it with	this form. On line 39 o	f that form, copy your curren	t monthly income from line 14	above.
If you	U checked 170, iiii out Form 1220-2 and		***************************************	enredenment and a second secon	

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In re Quantel Jamal Campbell / Debtor

Page 2

Form B 201A, Notice to Consumer Debtor(s) found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe Bankruptcy Code. them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Quantel Jamal Campbeli

X Date & Sign

௸ /2016

Attorney: Nicholas Jacob Tepeli